

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

IN RE:

CHAPTER 11

THOMAS V. KAVANAUGH and  
CHERYL E. KAVANAUGH,

CASE NO. 3:10-bk-03770-JAF

DEBTORS.

\_\_\_\_\_  
AMERICAN EXPRESS BANK, FSB,

ADV. NO. 3:10-ap-00414-JAF

PLAINTIFF,

vs.

HON. JERRY A. FUNK

CHERYL KAVANAUGH a/k/a  
CHERYL E. KAVANAUGH,

DEFENDANT.  
\_\_\_\_\_

**JUDGMENT**

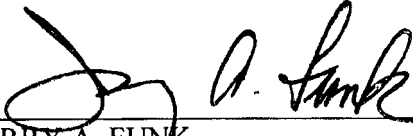
The above captioned Adversary Proceeding is before the Court upon entry of Default against the Defendant, Cheryl Kavanaugh a/k/a Cheryl E. Kavanaugh, it is:

**ORDERED AND ADJUDGED:**

1. Pursuant to Section 523(a)(2)(A) and (a)(14A), the debt owed by the Defendant to the Plaintiff, American Express Bank, FSB, resulting from the use of Account Number XXXX-XXXXXX-X2005, in the amount of \$17,189.08 in Bankruptcy Case Number 3:10-bk-03770-JAF, is nondischargeable.

2. The Plaintiff shall recover from the Defendant the sum of \$17,189.08 plus interest at the rate as provided by law, plus costs of this action.

DONE AND ORDERED at Jacksonville, Florida, on November 22, 2010

  
JERRY A. FUNK  
UNITED STATES BANKRUPTCY JUDGE

**Copies furnished to:**

Cheryl E Kavanaugh  
107 La Quinta Pl  
Saint Augustine FL 32084

Brett A Mearkle, Esq  
8777 San Jose Blvd Ste 301  
Jacksonville FL 32217

Gary J Lublin, Esq  
PO Box 3146  
Orlando FL 32802-3146

Timothy S Laffredi, Trustee  
135 W Central Blvd Ste 620  
Orlando FL 32801

US Trustee-JAX11  
135 W Central Blvd Ste 620  
Orlando FL 32801

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
JUL. REC. 54, NO. 7373

I certify the foregoing to be true  
and correct copy of the original.  
CLERK OF COURT  
U. S. BANKRUPTCY COURT

By: 

Dated: November 23, 2010